

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Stanley H. Taylor		CHAPTER 13
	<u>Debtors</u>	
M&T BANK		
	<u>Movant</u>	
vs.		NO. 16-18512 ELF
Stanley H. Taylor		
	<u>Debtor</u>	
William C. Miller, Esq.		11 U.S.C. Section 362
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$47,896.23**, which breaks down as follows;

Post-Petition Payments:	January 2017 through November 2017 at \$2,918.53/month
	December 2017 through April 2018 at \$2,952.28/month
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$47,896.23

2. The Debtor shall cure said arrearages in the following manner;

a). Beginning on May 4, 2018 and then continuing on the first of each month through February 1, 2019, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$2,952.28** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the fifteenth (15th) day of each month, plus an installment payment of **\$5,000.00 from May 2018 to January 2019 and \$2,896.23 for February 2019** towards the arrearages on or before the last day of each month at the address below;

M&T Bank
P.O. Box 62182
Baltimore, Maryland 21264-2182

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: April 17, 2018

By: /s/ Rebecca A. Solarz, Esquire
Rebecca A. Solarz, Esquire
Attorney for Movant

Date: May 9, 2018

/s/ Stephen Matthew Dunne
Stephen Matthew Dunne
Attorney for Debtor

Date: 5/15/18

William C. Miller
William C. Miller
Chapter 13 Trustee

NO OBJECTION
*without prejudice to any
trustee rights or
remedies.

Approved by the Court this ____ day of _____, 2018. However, the court retains discretion regarding entry of any further order.

Bankruptcy Judge
Eric L. Frank

BAYMTB